

GOLDEN GAZETTE

A Monthly Newspaper for Senior Adults in the Fairfax Area

NOVEMBER 2005

Serving Seniors for 29 Years

VOL. 29, NO. 7

Error in 2006 *Medicare & You* Handbook

The mailing of the 2006 *Medicare & You* handbook has begun. We have discovered an error in the area-specific versions of the handbook. Beginning on page 97-A, in the series of charts listing the specific Medicare Prescription Drug Plans, the last column of the charts is entitled "If I qualify for extra help, will my full premium be covered?" For each plan listed, this column should show "Yes" if the plan's premium is at or below the regional benchmark, and a beneficiary who qualifies for the low-income subsidy would pay no premium for this plan. The column should show "No" if the plan's premium is above the regional benchmark, and a beneficiary who qualifies for the low-income subsidy would pay the difference between the regional benchmark and the plan's premium. Due to an error, this column lists "Yes" for every plan.

The error in the handbook does not impact the auto-enrollment of dual-eligible beneficiaries (those who qualify for both Medicaid and Medicare). Full-benefit, dual-eligible beneficiaries will be auto-enrolled into plans at or below the benchmark premium so that they will incur no premium. Additionally, other beneficiaries who are deemed eligible for the low-income subsidy and beneficiaries

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This is an abridged version with links to senior centers and county tours. Policy prohibits publishing the ads that are included in the print version.

If you would like to receive the print version on a monthly basis, please e-mail kathy.wilson@fairfaxcounty.gov. It's free! Large-print and recorded formats also are available.

AGING DOES NOT CAUSE FOOT PAIN

by Kenneth R. Wilhelm, DPM

Senior citizens with foot pain can do something about it. Instead of abiding by the faulty, but commonly accepted, notion that muscle and joint discomfort is a natural consequence of aging, seniors with foot problems should seek treatment rather than needlessly endure pain that will deprive them of an active lifestyle.

Unfortunately, many seniors believe it's normal to have pain as you get older, but nothing could be further from the truth. As a result, they usually do not seek treatment for painful abnormalities, such as bunions and hammertoes, which are caused by genetic defects—not old age—and can be corrected with surgery and a short recovery period.

A study published in the *Journal of the American Medical Association* reported that bunion surgery is more than 80% successful in relieving pain. In older patients, bunions are very debilitating because these deformities worsen and become more painful over time. Given the outstanding success rate of corrective foot surgery, there's no reason for any senior to be debilitated by bunions. Further, the adverse health implications of being inactive are far more serious than any risk associated with surgery.

Seniors who are avid walkers frequently have heel pain, especially if they have been relatively inactive in the winter months. For those experiencing this problem, taking ibuprofen or aspirin and doing daily stretching exercises usually provide some relief. But if

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GOLDEN GAZETTE

Published by the

COUNTY OF FAIRFAX, VIRGINIA

Department of Family Services

FAIRFAX AREA AGENCY ON AGING

12011 Government Center Parkway

Suite #708

Fairfax, VA 22035-1104

Telephone: 703-324-5411

Toll-Free: 1-866-503-0217

TTY: 703-449-1186

FAX: 703-449-8689

Web Site: www.fairfaxcounty.gov/aaa. The Golden Gazette is online.

The *Golden Gazette* is a free, monthly newspaper dedicated to serving persons age 60 and over in Fairfax County and the cities of Fairfax and Falls Church.

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Publication of advertising contained herein does not constitute endorsement.



To comply with the Americans With Disabilities Act, the *Golden Gazette* is available in large-print and recorded formats. Call **703-324-5633** to request an alternative format.

DEADLINES

ALWAYS the first of the month a month in advance (for ads, ad payments, and announcements).

The next deadline is December 1 for the January 2006 issue.

ADDRESS ADDITIONS/CORRECTIONS AND CONTRIBUTIONS

Although the *Golden Gazette* accepts limited paid advertisements, reader contributions are critical to ensure continuation of the publication. We are very grateful to all of you who do send contributions, regardless of the amount (the average contribution is about \$7.00). **Please note that contributions are entirely voluntary.**

If you have an address change, are receiving duplicates, or if you would like to make a contribution, please complete the form below and mail to: ***Golden Gazette, Area Agency on Aging, 12011 Government Center Parkway, Suite 708, Fairfax, VA 22035-1104.*** Checks should be made payable to **Fairfax County**. Please list your current address below or attach your mailing label and check the appropriate lines. If you prefer to call about address changes, the number is **703-324-5633**.

____ Contribution check attached.

____ I am NOT currently on your mailing list. Please add my name and address.

____ I am already on your mailing list.

____ I am moving. My new address in the Fairfax area will be:

NAME _____

CURRENT ADDRESS _____

Zip: _____

NEW ADDRESS (if applicable) _____

Zip: _____

TELEPHONE (in case we have a question) _____

The names and addresses of persons receiving the *Golden Gazette* are subject to disclosure pursuant to the Virginia Freedom of Information Act, VA Code Sec. 2.1-340 thru 346.1. Inquiries or complaints concerning this policy should be directed to the Fairfax Area Agency on Aging, 12011 Government Center Parkway, #708, Fairfax, VA 22035-1104.

The Fairfax Area Agency on Aging contracts with Southern Maryland Printing in Waldorf, MD, for printing and mailing services.

Commission on Aging Monthly Meeting

The Fairfax Area Commission on Aging (COA) will meet on **Wednesday, November 16, 1:00 p.m.**, at Supervisor Bulova's office, Braddock Hall (adjacent to the Kings Park Library, 9002 Burke Lake Road, Burke). A public comment period is held at the beginning of each meeting. (Note: The COA meets on the third Wednesday of each month, **except August.**)

Call **703-324-7746** for information or to be placed on the mailing list. If you need a sign language interpreter or any special accommodation or auxiliary aid, please call the Fairfax Area Agency on Aging at **703-324-5411** (voice) or **703-449-1186** (TTY) at least five working days in advance of the meeting. There is no charge for these services.

PREPAYING YOUR FUNERAL—PROS AND CONS

Provided by Tim Murray, CFP®

Preplanning your own funeral, while difficult for most of us, can help ease the emotional and financial burden for your survivors at a stressful time. But should you *pay in advance* for your funeral?

Prepaying for a cemetery plot, for the funeral service, for funeral merchandise such as a casket or headstone—what the funeral industry refers to as “pre-need” planning—has its benefits. But as with many financial purchases, you should explore the options carefully before deciding.

Prepaying can provide peace of mind for you and your loved ones. It also generally ensures that you get what you want, such as the casket or type of service. This is especially true of a cemetery plot. The location you desire today might not be available 10 or 20 years from now if you wait until death to buy it.

Experts also say that arranging and paying for a funeral in advance tends to result in lower cost, versus waiting until death when family emotions may drive decisions. You’re also paying for tomorrow’s funeral at today’s prices.

Prepaying can be beneficial for those who someday may need to qualify for government services, such as Medicaid for long-term nursing home care. That’s because prepaid funeral expenses usually don’t count against the person’s estate when the government determines financial eligibility.

But prepaying carries its risks. There have been incidents of funeral service directors going bankrupt or embezzling escrowed funds set aside to pay for funerals. Find out what consumer protection your state provides in this area.

What if you move and want to be buried somewhere else, or you decide later to go with another funeral home? Does the plan allow for a full refund or can the funds be transferred to another funeral home? Often you will have to pay an administrative or penalty fee for the right to transfer or cancel a funeral contract.

Prepaying doesn’t always guarantee that all future funeral expenses will be covered. For example, inflation for some funeral expenses not controlled by the funeral home, such as flowers or obituaries, may outstrip the earnings of the prepaid plan. Thus, your loved ones either pay the difference or substitute something less expensive. Another drawback is that you are tying up funds that you might need between now and then for emergency purposes.

If you decide to prepay, you may have several options from which to choose. First, the funeral home may have established with a financial institution a trust designed to hold funds for future funerals (and the cemetery plot if they provide that). These usually are state-regulated irrevocable trusts in which all or most of the advance payment is invested (some states allow funeral homes to retain 10% of the payment for current use).

Ideally, you should know the financial institution administering the trust and receive an annual statement to ensure that the funds are being handled according to the contract. Also, find out what happens to the interest earned by the trust. Some funeral homes take that interest for administrative costs.

A second arrangement is a permanent life insurance or annuity contract. The funeral home may be named as beneficiary, though not in all cases. It may be cheaper and easier to simply boost the coverage on your own current insurance policy.

A third option is a payable-on-death (POD) Totten trust. In this case, you would set up this POD account at a financial institution such as a bank, often with the funeral home named as the beneficiary, though it’s not required. The funds are designated for funeral expenses and transfer without going through probate.

Another option is to simply set up your own investment account that you earmark for funeral expenses. Price current expenses for the funeral

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How to Pay for Nursing Home Care

by Evan H. Farr, JD, CEA

One of the greatest concerns people have about nursing home care is how to pay for it. There are basically five ways to pay for the cost of the care provided by a nursing home:

1. Long-Term Care Insurance. If you can afford to purchase a policy with this type of coverage, it may go a long way toward paying the costs of the nursing home. Unfortunately, most people facing a nursing home stay do not have this type of coverage in place or, if they do, it does not cover the entire cost of a nursing home stay. As of the 1999 National Nursing Home Survey, private insurance accounted for only 1% of nursing home care across the country.

2. Private Pay. This means paying for the cost of a nursing home out of your own pocket. With nursing home bills averaging over \$5,400 per month in Northern Virginia, and topping \$10,000 at some facilities, not everyone can afford to pay on their own for a long-term stay.

3. Veterans Administration (VA). If space and resources are available in its facilities, the VA may provide nursing-home care. Veterans who have a service-connected disability are given first priority for nursing-home care. The federal Veterans Administration also has contracts with some community nursing homes that provide limited nursing home care.

4. Medicare. This is the national health insurance program primarily for people 65 years of age and older and those under age 65 who have been disabled.

If you are enrolled in Medicare, and you've been in the hospital at least 3 days and are then admitted into a skilled nursing facility for rehabilitation or skilled care, then Medicare may pay the full cost of the stay for the first 20 days, and may continue to pay the cost of the nursing home stay for the next 80 days—but with a deductible of over \$100 per day (some Medigap policies cover that deductible). Medicare will not pay for treatment of all diseases or conditions. To receive Medicare, the nursing home resident must generally continue to

"improve." For example, if a long-term stay in a nursing home is due to a condition such as Alzheimer's or Parkinson's disease (which usually require custodial care, not "skilled care" and which do not "improve"), Medicare will not pay any benefits because hospitalization for these conditions is termed a "custodial nursing stay."

5. Medicaid. This is a state-administered medical benefit program, funded primarily by the federal government, that will pay for the cost of a nursing home if certain asset and income tests are met. According to AARP, about 70% of nursing home residents are supported, at least in part, by Medicaid.

Source: Evan H. Farr, author of the Virginia Nursing Home Survival Guide, is an elder law attorney and Certified Estate Advisor with the Farr Law Firm, a Fairfax firm that focuses on helping individuals, families and small businesses in the protection, preservation and transfer of wealth.

Prepaying Funerals Cont. From p. 3

you want (detail the service for your loved ones) and invest that amount. Inflation of funeral expenses typically has followed the general rate of inflation, so adequate investing should give your loved ones enough funds at the time to arrange for the type of funeral you've preplanned.

This arrangement gives you more flexibility should you move or change plans; however, it can't guarantee, as do the other options, that your loved ones will spend the money as you wish.

Source: This column is produced by the Financial Planning Association, the membership organization for the financial planning community. It is provided by Tim Murray, CFP®, CSA, an independent CERTIFIED FINANCIAL PLANNER™ Professional and Certified Senior Advisor with Murray Financial, Inc. in Chantilly, VA. Tim offers a complimentary initial consultation by phone and follow-up consultations on an hourly basis. He may be reached by phone at 703-810-8424; via the Web at www.MurrayFinancial.com; or by e-mail at TimMurray@MurrayFinancial.com.

CHARLES WOODY—VOLUNTEER OF THE MONTH

by Retha Lockhart, Volunteer Services Coordinator

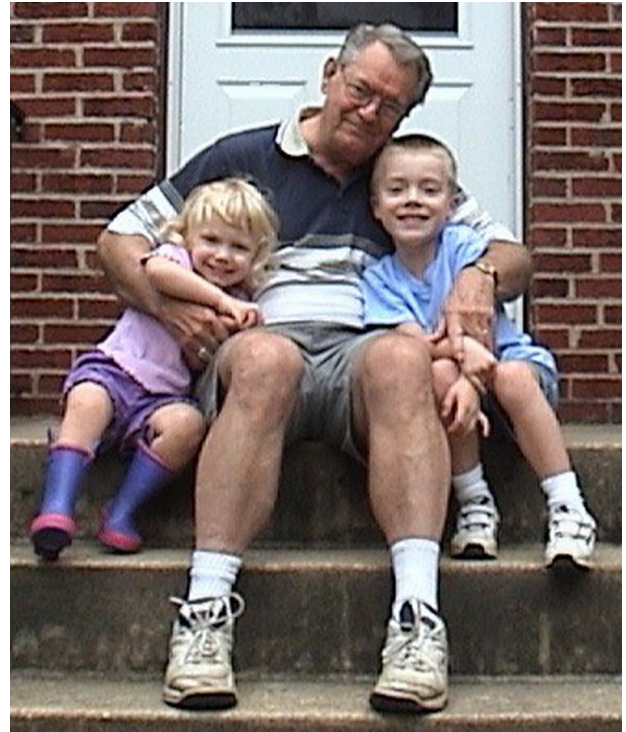
Charles Woody was returning home from work on a very hot day in 2001 when he saw an elderly lady at a bus stop with her arms full of groceries. He thought, "I can donate my time and help someone like that person so they won't have to take the bus and be out in the heat." He saw an ad in the *Golden Gazette* for volunteering with the Fairfax Area Agency on Aging (AAA) and immediately called for information.

Mr. Woody volunteers in three programs—Friendship, Senior; Telephone Reassurance; and Volunteer Home Services for Seniors. In the Friendship, Senior program, he visited an elderly man who needed to go for regular walks, but required assistance. They enjoyed weekly visits, which included walking and talking, and then they shared fried chicken that Charles would bring because it was his client's favorite food. The client passed away in July. Charles now makes weekly calls to the wife. In the Volunteer Home Services for Seniors program, he grocery shops for clients. He also calls several neighbors to check on them to see if they need help.

He grew up in western North Carolina and attended high school in Hot Springs. He served 8 years in the Air Force. For 14 years he managed a restaurant and tended bar. Then he started a new career in security and facility management in Reston where he worked for three companies until his retirement in 2004.

He and his wife, Gwendolyn, have been married for 37 years. Their son, Harold, and daughter-in-law, Mary Beth, gave them two grandchildren, Ryan and Catherine. They enjoy spending lots of time with them. Sports and gardening are two of Charles's favorite hobbies.

Charles says, "Volunteering makes a person's life more enjoyable and gives them something to look forward to, whether it is a walk, a ride to the doctor or to the store. Just to see the smile from the person you help is worth a million dollars!"



Charles Woody with his grandchildren, Catherine and Ryan

Join the Senior Ski Club Annual Meeting November 9

The Fairfax County Ski Club is a group of active seniors who like to ski. The only requirements for joining the ski club are to be over 50 and to have an interest in skiing. Current members range in age from the mid 50s to the mid 80s. The ski activities usually include a 3- or 4-day trip and a 1-day trip.

There are two annual meetings. The main meeting is on Wednesday, November 9, at 10:00 a.m. in the Wakefield Senior Center at the Audrey Moore Recreation Center, Annandale. The primary purpose of this meeting is to discuss the destination and the date of the major trip, and the date of the Whitetail trip. The second meeting is at the Whitetail ski area at noon.

For information, call Roy Smith at **703-569-1842** or Richard Baker at **703-941-4651**.

Beware of Fraudulent Charities, E-mails, and Web Sites

by Ellyn Kay, Investigator

Department of Cable Communications and Consumer Protection

A tragic event, such as Hurricane Katrina, often prompts an outpouring of assistance from well-meaning citizens. It also brings out scam artists to take advantage of the disaster. Less than 2 days after the hurricane devastated New Orleans, bogus Web sites claiming to collect donations for Hurricane Katrina victims appeared. According to the FBI, there are now 2,300 Web sites advertising Hurricane Katrina relief services, and most of them are presumed to be bogus. As a result, many citizens who were quick to respond to victims' needs may have unknowingly responded to these scam artists. Other scammers use the mail, telephone solicitations, e-mail, and door-to-door solicitation. Play it safe. Don't waste your money giving to lesser known charities. If you are unable to make a monetary contribution, many of the major charities have opportunities to volunteer your time. Some of the major charities needing volunteers in the Katrina relief efforts are:

- American Red Cross, www.redcross.org, 1-800-HELP-NOW (1-800-435-7669)
- Salvation Army, www.salvationarmyusa.org, 1-800-SAL-ARMY (1-800-725-2769)
- The United Way, www.unitedway.org, 1-800-272-4630.

If you are solicited by a charity, don't feel pressured into making an immediate commitment. Ask the caller or solicitor to provide written information about the charity's programs and finances before you make a contribution. "Deadlines" are red flags for scams.

For a listing of legitimate charitable organizations, visit FEMA's Web site at <http://www.fema.gov/rrr/help2.shtm>, call **1-800-440-6728**, or go to the Web site of the National Voluntary Organization Active in Disaster at www.nvoad.org for an interactive listing. You may obtain independent verification of the solicitor's identity, before sending a contribution, by contacting the State Office of Consumer Affairs at **1-800-552-9963**. Any charity

soliciting in Virginia must register with that office. You also may contact the Better Business Bureau's Wise Giving Alliance at www.give.org to confirm whether a charity is legitimate.

When making a contribution, use a check (do not give cash), and make it out to the organization, not the individual collecting the donation. Never give your credit card account information over the telephone in response to a telephone or online solicitation. It could be misused by a scam charity, resulting in identity theft. Do not respond to unsolicited SPAM e-mails. Legitimate charities do not solicit by e-mail. In addition, some of these e-mails may contain viruses. Computer security experts caution that consumers should not click on links within the mail or reply to unsolicited e-mails offering news about Hurricane Katrina victims, or asking for donations to help these victims. They further caution against cutting and pasting links located in an unsolicited email into your own Internet browsers.

If you have discovered that you are a victim of a disaster-related scam, you may file a complaint online with the Fairfax County Department of Cable Communications and Consumer Protection at www.Fairfaxcounty.gov/consumer. You also may call the Consumer Protection Division at **703-222-8435**, TTY 711.

Annandale/Springfield LUNCH N' LIFE NOVEMBER 15

When: November 15, 11:30 a.m.-1:30 p.m.

Where: Annandale United
Methodist Church
6934 Columbia Pike

Program: Dr. Gridlock of *The Washington Post* will be the guest speaker.

Lunch: \$5/person

RSVP: Call **703-941-1419** no later than Thursday, November 10. Seating is limited to the first 75 people who call for reservations.

SENIOR CENTER HIGHLIGHTS



These programs are administered by the Department of Community & Recreation Services, with the exceptions of the City of Fairfax and the City of Falls Church senior centers and the Gum Springs Community Center. If participation accommodations are needed in accordance with the Americans With Disabilities Act, please call 703-324-5544 or TTY 703-222-9693 at least 10 working days in advance of the event. **All events are free unless otherwise noted.** *The symbol RR means reservations are required.* These are just a few of the activities offered. **Call the center nearest you for a complete listing or if you have questions.** The Senior Centers will be closed on November 11, 24, and 25.

Bailey's

***Bailey's Community Center
5920 Summers Lane
Bailey's Crossroads, VA 22041
Phone: 703-820-2131***

Wednesdays	10:00 a.m., Chair Exercise With Mindy.
Wednesdays	12:30 p.m., Line Dancing With TJ. \$5/8 Weeks.
Mon. 11/7	12:30 p.m., CVS Presents <i>Headaches</i> .
Wed. 11/9	11:45 a.m., Nutritionist Visit: <i>Please Pass the Sodium</i> .
Tue. 11/15	9:00 a.m., 2-Day AARP Driver Safety Program.
Thur. 11/17	\$10. (RR)
Wed. 11/23	10:00 a.m., Thanksgiving Potluck. Entertainment by Mr. Pink.

City of Fairfax

***4401 Sideburn Road
Fairfax, VA 22030***

Phone: 703-359-2487

Please call center for information.

City of Falls Church

***223 Little Falls Street
(Next to City Hall)***

Falls Church, VA 22046

Phone: 703-248-5020/5021

Note: Blood pressure screenings are held the 2nd and 4th Tuesdays of the month, 10:00-11:30 a.m.

Tue. 11/1	1:00-2:00 p.m., Social Security Presents <i>Medicare Prescription Drug Plan</i> . (RR)
Fri. 11/11	11:00 a.m., Veterans Day Program at Falls Church Community Center.
Mon. 11/14	12:00-2:30 p.m., Out-to-Lunch Bunch at <i>Chevys</i> . (RR)
Thur. 11/17	10:30 a.m.-1:30 p.m., Thanksgiving Celebration. Catered Event, \$4/Person. (RR)
Fri. 11/18	10:00 a.m.-1:15 p.m., Tour of WETA. (RR)
Mon. 11/21	9:00 a.m.-4:00 p.m., Leesburg Corner Outlets. (RR)

Franconia/Springfield

***Lane Elementary School
7137 Beulah St.***

Alexandria, VA 22315

Phone: 703-924-9762

Tuesdays	10:00 a.m., Looking for Bridge Players—All Levels.
Tuesdays	12:30 p.m., Relaxation Exercises With Tina.
Thursdays	12:30 p.m., English as a Second Language With Terri.
Friday	10:30 a.m., Line Dancing With TJ.
Friday	12:30 p.m., Bingo.

Groveton at South County

***8350 Richmond Highway
Ste. 325***

Alexandria, VA 22309

Phone: 703-704-6216

Mon. & Wed.	10:00 a.m., Ballet and Stretch.
Wednesdays	10:30 a.m., Bingo.
Wednesdays	10:30 a.m., Bridge.
Thursdays	1:00 p.m., Conversational Spanish With Julia.
Tue. 11/8	10:00 a.m., Old Country Buffet.

S E N I O R C E N T E R

Gum Springs

Gum Springs Community Center
8100 Fordson Road
Alexandria, VA 22306
Phone: 703-360-6088

Mondays	10:00 a.m., Sewing and Quilting.
Tuesdays	10:30 a.m., Ceramics.
Wednesdays	10:30 a.m., Shopping/Bowling (Alexandria Bowling Center).
Thursdays	1:00 p.m., Bingo.
Fridays	10:00 a.m., Low-Impact Exercise.

Herndon Senior Center

873 Grace Street
Herndon, VA 20170
Phone: 703-464-6200

Tue. 11/8	12:45 p.m., Calm Holiday Anxiety.
Wed. 11/9	12:45 p.m., Broadway Cabaret Birthday Celebration.
Tue. 11/15,	10:45 a.m., Medicare Part D Information Session.
Tue. 11/15	1:00-3:00 p.m., National Memory Screening Day.
Mon. 11/28	10:30 a.m., Holiday Decorations Party.

Hollin Hall

1500 Shenandoah Road
Alexandria, VA 22308
Phone: 703-765-4573

Thursdays	1:00 p.m., Chess Club for Beginners.
Wed. 11/2	9:30 a.m., Ikebana International: Morimono Using Winter Materials.
Wed. 11/9	12:30 p.m., <i>Fire Safety</i> by Fire & Rescue Dept. (RR)
Wed. 11/16	9:00-11:30 a.m., Needleworkers After-Bazaar Sale.
Wed. 11/16	9:30 a.m., <i>Buying/Selling on e-Bay</i> by the Antiques Club.

James Lee

James Lee Community Center
2855 Annandale Road
Falls Church, VA 22042
Phone: 703-534-3387

Mon.-Fri.	9:00 a.m.-12:00 p.m., Free Fitness Center.
Mondays	12:30-1:30 p.m., Hawaiian Dance Classes.
Tuesdays	10:30-11:30 a.m., Line Dancing With Sarah Jane.
Wednesdays	12:30-1:30 p.m., Tai Chi.
Thursdays	10:30-11:30 a.m., Advanced Line Dancing With Sarah Jane.

Lewinsville

1609 Great Falls Street
McLean, VA 22101
Phone: 703-442-9075

Thur. 11/3	10:00 a.m.-12:00 p.m., Hearing Test/Check by Dr. Miller. Bring Your Hearing Aids If You Have Them.
Tue. 11/8	12:45 p.m., CVS Presents <i>Headaches</i> and Blood Pressure Checks.
Tue. 11/8	Election Site All Day.
Thur. 11/10	10:45 a.m.-1:30 p.m., Trip to Air and Space Museum at Dulles. \$1 Fastran. (RR)
Tue. 11/15	9:45 a.m.-12:00 p.m., Podiatrist Visit. (RR)
Thur. 11/17	12:00 p.m., Thanksgiving Luncheon.
Mon. 11/28	12:00 p.m., Lunch and November Birthday Party.

Lincolnia

4710 North Chambliss St.
Alexandria, VA 22312
Phone: 703-914-0223

Thursdays	2:45 p.m., Lincolnia Chorus. All Are Welcome!
Tue. 11/1	10:00 a.m.-1:30 p.m., World War II Memorial Trip. \$1 Transportation. Snacks on Your Own. (RR)
Tue. 11/8	10:30 a.m.-12:00 p.m., Blood Pressure Screening. Walk-in.
Tue. 11/15	10:30 a.m., CVS Presents <i>Heartburn and Ulcers</i> . (RR)
Fri. 11/18	1:00 p.m., Birthday Celebration and Welcoming New Members. Chris Edwards as Entertainment.
Sat. 11/19	10:00 a.m.-2:00 p.m., Trip to Air & Space Museum Trip at Dulles. \$1 for Fastran. Lunch on Your Own. (RR)

HIGHLIGHTS CONTINUED

Little River Glen
4001 Barker Court
Fairfax, VA 22032
Phone: 703-503-8703

Tue. 11/1 1:00 p.m., Little River Glen Country Western Chorus.
 Sat. 11/5 9:00 a.m., Charter Trip: Baltimore Inner Harbor.
 Wed. 11/16 1:00 p.m., Birthday Party With David Lovins.
 Thur. 11/17 1:15 p.m., Red Hat Society Meeting.
 Tue. 11/22 1:00 p.m., Holiday Stress.

Lorton
7722 Gunston Plaza
Lorton, VA 22079
Phone: 703-550-7195

Thursdays 12:30 p.m., Computer Tutoring With Helen. \$5/Quarter. (RR)
 Wed. 11/2 12:30 p.m., Stress & Anxiety Support Workshop. (RR)
 Mon. 11/14 10:30 a.m., Advisory Council Social With Brian Rudolf
 Singing Sinatra! Thanksgiving Potluck Luncheon. (RR)
 Mon. 11/21 10:00 a.m.-4:00 p.m., 2-Day Annual Bazaar/Bake Sale.
 Tue. 11/22 Support Center With Crafts/Baked Goods Donations.
 Tue. 11/29 10:00 a.m., SeniorNavigator Workshop (learn how to
 to find senior resources nationwide). (RR)

Pimmit Hills
7510 Lisle Avenue
Falls Church, VA 22043
Phone: 703-734-3338

Mon. 11/7 11:00 a.m., Jazzercise.
 Wed. 11/16 10:30 a.m., Take Off Pounds Sensibly (TOPS). \$TBD.
 Thur. 11/17 10:30 a.m., Crochet Class.
 Mon. 11/21 10:30 a.m., Computer Lab.

Sully
5690 Sully Road
Centreville, VA 20124
Phone: 703-322-4475/4479

Fri. 11/4 12:45 p.m., Bingo.
 Mon. 11/7 12:30 p.m., CVS Presents *Vitamins, Herbals & Minerals*.
 Tue. 11/8 10:30 a.m., Art Class With Annette. \$5 + Supplies.
 Wed. 11/16 10:15 a.m., Chair Jazzercise With Jennifer.
 Thur. 11/17 10:15 a.m., Trip to Wegmans in Fairfax.
 Wed. 11/23 12:30 p.m., Margaret Kollay Presents *Holiday Stress*.
 Wed. 11/30 10:30 a.m., Tai Chi Class With Bernadette O'Donnell.

Wakefield
Audrey Moore RECenter
8100 Braddock Road
Annandale, VA 22003
Phone: 703-321-3000

Fri. 11/4 9:00 a.m.-2:00 p.m., Bazaar Craft Sale Until 12/22.
 Mon. 11/7 11:00 a.m., Mary With Fire & Rescue Dept.
 Wed. 11/9 12:30 p.m., Margaret Kollay Presents *Holiday Stress*.
 Wed. 11/16 12:30 p.m., Amy Presents *Please Pass the Sodium*.
 Fri. 11/18 11:00 a.m., CVS Presents *Heartburn*.

Additional Locations for Meals/Other Activities

David R. Pinn Community Center
10225 Zion Drive
Fairfax, VA 22032
Phone: 703-250-9181

Huntington Community Center
5751 Liberty Drive
Alexandria, VA 22303
Phone: 703-960-1917

FREE HOME REPAIRS

Fairfax County's Home Repair for the Elderly Program provides free home repairs to homeowners who are 62 or older, and/or disabled; and have a maximum income of \$40,600 for 1 person, or \$46,400 for 2 persons.

Typical services include:

- Minor electrical repair • Plumbing work • Painting
- Repairing steps, floors, etc. • Minor accessibility modifications

Fairfax County Residents - Apply now for **FREE REPAIRS**

Call 703-246-5154 TTY: 703-385-3578



Foot Pain *Cont. From p. 1*

heel pain persists more than 2 weeks, consult a foot and ankle surgeon for definitive diagnosis and treatment.

Chronic heel pain originates deep within the foot, directly on the heel or within the bone's connective tissues, called the fascia. Pain can result when fascia become irritated or inflamed or when small spurs grow on the heel bone. In the large majority of cases, persistent heel pain can be treated successfully with orthotics. Orthotics provide a cushion and support that help reduce inflammation and stress in the heel area.

Good foot care is essential if you plan to subject your feet to long periods of walking. Some simple foot care tips include:

- Wear thick, absorbent socks (acrylic instead of cotton).
- Dry feet thoroughly after bathing, making sure to dry between toes. Use powder before putting on shoes.
- Nails should be cut regularly, straight across the toe.
- A foot and ankle surgeon should evaluate bunions, hammertoes, heel pain, muscle pain, or any other serious foot problems.

The right shoe also is important to healthy walking. The ideal walking shoe should be stable from side to side, and well-cushioned, and it should enable you to walk smoothly. Many running shoes will fit the bill. There also are shoes made specially for walking. Walking shoes tend to be slightly less cushioned, less bulky, and lighter than running shoes. Whether a walking or running shoe, the shoes need to feel stable and comfortable.

Warming up exercises to help alleviate any muscle stiffness or pulled muscles also are advised before walking. Loosening up the heel cords (Achilles and calf) and thigh muscles before a walk is especially effective.

Despite popular belief, the "aging process" usually does not cause foot pain. Many foot deformities, which are hereditary, can cause discomfort with shoe gear or increased activity level. You do not have to endure pain that can deprive you of an active lifestyle. If you have foot pain with increased activity, consult a podiatric physician for diagnosis and treatment.

Source: Dr. Kenneth Wilhelm is a podiatric physician and surgeon who has been practicing in Northern Virginia for eight years. He has offices in Annandale and Alexandria. He resides in Fairfax County with his wife and four boys. For further information about foot pain, contact Dr. Wilhelm at 703-379-0700, or visit www.FootPhysicians.com. He may be reached via e-mail at Podken1@aol.com. Appointments may be scheduled via his office at 703-379-0700.

2006 Medicare Handbook

Cont. From p. 1

who apply and are approved for the low-income subsidy will be facilitated into plans at or below the benchmark premium so that they will incur no premium.

Unfortunately, the error was discovered after the handbooks were mailed; however, the Centers for Medicare & Medicaid Services are taking steps to ensure that beneficiaries are aware of the correct premium amounts and can make informed choices if they want to change to a plan other than the plan into which they were enrolled. To find correct information regarding premium amounts, beneficiaries can do the following:

- Access the correct *Medicare & You* handbook on the Web site at www.medicare.gov.
- Access correct information regarding premium amounts through the Medicare Prescription Drug Plan finder that will be available soon on www.medicare.gov.
- Call the organization offering the prescription drug plan.
- Call 1-800-Medicare (**1-800-633-4227**).

HEALTH INSURANCE QUESTIONS?

Call the Virginia Insurance
Counseling & Assistance
Program (VICAP) at
703-324-5851.

HOW TO AVOID PROBATE

by Jay Jupiter

When you die, you probably want people to remember you, but you probably don't want the lawyers to celebrate and your relatives to curse you. This could happen if you haven't given thought to estate planning. Just because you can't take it with you, doesn't mean you should leave everything in a mess.

Probate With or Without a Will

Generally when you die, your estate (i.e., your assets) must go through a process called probate. Probate is a state procedure to legally pass on your assets to your heirs. If you don't have a will, states have a procedure, called intestate succession, to designate your heirs. The succession usually means that your spouse has first priority, either along with, or exclusively over your children. If you are not survived by a spouse, then your assets go equally to your children; if no children, then to your surviving parents; then your siblings; then your aunts and uncles; and so on. Only if no relatives can be found, does the state claim your assets.

If you have a will, then the choices declared in the will take precedence over the intestate succession, except if you have a spouse, who generally is entitled to an "elective" share of about one-third. These rules may vary with special provisions in particular states. Many state probate laws are sufficiently complicated so that hiring an attorney is virtually mandatory. Florida, the District of Columbia, and California are particularly notorious for requiring an attorney. State probate fees can run into several hundreds of dollars for modest estates and thousands for large estates. The probate process is useful when complications are envisioned in settling the estate because of disputes with heirs or creditors or if you feel a need to pay taxes and lawyers fees. Probate costs can be minimized with a well-drafted will that adheres to the state law and provides for self-proving of witnesses and ease of administration by taking advantage of

appropriate state law provisions and avoiding bonds and judicial review, if desired.

Avoiding Probate by Careful Planning

Avoiding probate is desirable but should not be a goal in and of itself. Avoiding probate does save probate costs but could incur other costs and complications. Avoiding probate, however, is especially useful when there is real estate in different states; when you wish to maintain confidentiality of your bequests; when you wish to provide for continuing management of assets for dependents; or if you have the ability to handle a somewhat more complicated estate plan.

You can avoid the probate process completely if you give care and attention to your assets. Probate is only applicable for assets that are in your name alone. If you have a bank account with a joint holder, an insurance policy with a named beneficiary, or an IRA with a designated beneficiary; these assets do not go through probate. Thus, the simplest means of avoiding probate is to designate a beneficiary for each of your assets. A beneficiary can be designated either by a "survivorship" clause, such as "Joint Tenants with Right of Survivorship," or by a "Transfer or Pay on Death" account designation. Merely having another signature on the account probably will not avoid the need for probate, although the other account signature could deplete the account, with appropriate authority, just before death making probate of the account moot. While designating a beneficiary for financial assets is relatively easy, real property and tangible assets, such as cars, boats, heirlooms, present some paperwork difficulties. Moreover, simply designating a beneficiary is inflexible. The designated beneficiary may predecease you, you may lose track of the beneficiary (or the asset), or the character or amount of the asset may change creating problems in allocating the asset to the beneficiary. Also, many people forget that an asset has been designated and either think they have changed the designation and have not done

Cont. p. 12

How to Avoid Probate *Cont. From p. 11*

the proper paperwork, or try to change the designation through a will, which could cause confusion and wasteful litigation.

Planning by Creating a Trust

A more flexible and comprehensive method of avoiding probate is to establish a trust. A living trust, also called a revocable trust, can accumulate your assets and make appropriate distribution. With this type of trust you can make changes to beneficiaries, add and delete assets, create successor trustees, and, where appropriate, hire experts to handle management, accounting, and distributions.

The biggest problem of establishing a trust is giving thought to the distribution of assets upon your death and the designation of appropriate successor trustees. Similar considerations must be made in deciding how to dispose of assets with a will. The benefit of a living trust, however, is the ease of changing the trust terms, including the distributions and successor trustees as your circumstances and views change. The major detriment to establishing a trust is cost. In addition to the cost of drafting the trust, there may be asset transfer expenses, especially for real property deeds, and title and transfer fees. Most financial institutions are prepared to easily transfer financial accounts into a trust without cost and upon proper instructions from the account holder and receipt of a copy of the trust.

Another complication of using a revocable trust is keeping track of the assets in the trust. The trust is limited in avoiding probate if your assets are not accumulated in the trust. If there are still assets outside the trust or not otherwise exempted from probate, you may end up with both the trust administration and a probate proceeding. Care must be taken to designate assets properly for inclusion into the trust and to keep the trust updated with your assets.

The trust is considered your alter ego and has no effect on taxes: either personal income tax or estate tax. The assets in the trust are taxed the same as if you owned them yourself.

The trust uses your social security number for tax identification purposes and reporting. A revocable trust is neither a tax shelter nor tax avoidance nor creditor shelter vehicle and should be reported with all other personal financial obligations. Additionally, transfers of assets into trusts create special issues in Medicaid planning.

Source: Copyright by Jay Jupiter. Reprinted with permission. Mr. Jupiter is a member of the Virginia and District of Columbia bars, concentrating in trusts and estates, elder law, tax, and retirement planning. He has published many articles on these topics and regularly makes presentations at Fairfax County and District of Columbia Senior Centers. He is a colonel in the U.S. Army Reserve, Judge Advocate General's Corps, and a member of the Trust and Estates, Tax, and Litigation sections of the Bar. He may be reached at 703-360-9761 or jupiter@usa.net.

Annual Alzheimer's Conference

IT TAKES A COMMUNITY...TO HELP A CAREGIVER

The 19th Annual Alzheimer's Conference, sponsored by the Northern Virginia Respite Care Consortium, will be held Friday, November 11, 8:30 a.m.-4:00 p.m. The popular event will be at Goodwin House Bailey's Crossroads, 3440 S. Jefferson Street, Falls Church.

The program is for family members caring for persons with Alzheimer's and other dementias, family members who manage care provided by others, community health providers, and professional staff assisting patients with dementia in nursing homes, assisted living facilities, etc.

Fees, which include a continental breakfast, lunch, and materials, are \$25 for family caregivers and \$35 for professional/paid caregivers. For a conference brochure and registration form, call the Alzheimer's Association, National Capital Area at **1-800-272-3900** (toll free) or visit www.alz-nca.org.

Public Forum: Transportation Barriers for People With Disabilities

Fairfax County wants your opinion. The Fairfax County Department of Transportation, the Disability Services Board, the Area Agency on Aging, the Department of Systems Management, the Department of Family Services, the Department of Community and Recreation Services, the Community Services Board, and the Department of Cable Communications and Consumer Protection are soliciting comments from the public about transportation barriers. Specifically, they are interested in hearing from people with disabilities and from senior citizens about the issues that prevent them from using publicly-funded transportation services such as the Fairfax Connector, Metro services, MetroAccess, Fastran, Medicaid-funded transportation, and taxi services, including Seniors On-The-Go. They also are interested in any suggestions you may have about how to improve transportation services for seniors and people with disabilities in the county.

Three public forums are scheduled:

Tuesday, November 1. 7:00-9:00 p.m.

South County Government Center
8350 Richmond Highway, Alexandria

Thursday, November 3. 12:00-2:00 p.m.

Department of Systems Management for
Human Services Building—Region 3
11484 Washington Plaza West, Reston

Saturday, November 5. 10:00 a.m.-12:00 p.m.

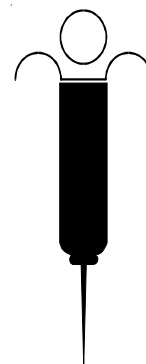
Northern Virginia Center
7054 Haycock Road, Falls Church

If you wish to share your thoughts at any of these forums, please call Denis Paddeu at **703-324-1439**, TTY 703-324-1102, to include your name on the list of speakers. If you prefer to submit written comments, e-mail *Denis.Paddeu@fairfaxcounty.gov*, or mail your comments to: Denis Paddeu; Fairfax County Department of Transportation; 12055 Government Center Pkwy, Ste.1034; Fairfax, VA 22035-5511.

For more information, contact Denis Paddeu at **703-324-1439** or Steve Yaffe at **703-324-7075**, TTY 711.

Please Get a Flu Shot!

Flu season, which typically runs from October until April, is here again. The Fairfax County Health Department reminds you to remain vigilant about preventing the spread of flu and many other illnesses. The most important action seniors can take to prevent flu is getting a flu shot. The flu vaccine is the best way to prevent flu and its potentially severe complications. The good news is a shortage of flu vaccine is not anticipated this year.



Even if you get a flu shot, you still need to remain vigilant about preventing the spread of germs. There are many viruses and bacteria that cause illness. There are two simple ways to prevent getting and spreading the flu as well as other illnesses: (1) wash your hands thoroughly and frequently throughout the day with soap and warm water, and (2) cover your coughs and sneezes with a tissue or your upper sleeve (not your hands!).

Many grocery stores such as Giant, Safeway, Shoppers Food Warehouse, and drug stores are holding flu clinics through November. The American Lung Association has an online Flu Clinic Locator (www.findaflushot.com) that lists hundreds of locations.

The Health Department will provide flu shots by appointment at any of its five District Offices. Call **703-246-2411**, then select Option #5. You also may visit the Web page at www.fairfaxcounty.gov/hd/flu for the latest information about the 2005-2006 flu season. Another source of information is Inova HealthSource at **703-204-2128**.

Adult and Aging's Information and Assistance Intake Unit has a Flu Information Line at **703-324-2102**. This recorded message will be updated as information becomes available.

The cost of the flu shot is \$25 for those without Medicare Part B.

MEDICARE: PART D-DAY

The much anticipated Medicare prescription drug program has arrived! Medicare beneficiaries will be able to enroll in a Part D drug plan between November 15, 2005, and May 15, 2006, should they want this new benefit. Persons with existing private drug coverage need to decide whether to join a Part D plan or keep their current coverage.

It is anticipated that two dozen different drug plans will be offered in the Fairfax area. With so many choices to consider, it is important to do the research necessary to find the right plan for your prescription needs. You need to prioritize your needs and decide what really matters to you. Some of the main factors to consider are type of coverage, cost, convenience, and, most importantly, the plan formulary.

Two types of Medicare drug plans will be available—the private drug plan (PDP) and the Medicare Advantage prescription drug plan (MA-PD). A private drug plan is a stand-alone plan offering only drug coverage as a supplement to your current health plan. You keep Medicare as your primary insurance coverage and add on the private drug plan of your choice. The second type of plan, the Medicare Advantage plan, also is known as a managed care plan. If you join one of these plans, you will receive most of your Medicare health services through the plan's network of providers. Many of these plans require prior authorization for certain services.

Generally speaking, the lower the premium, the higher the copays or deductibles. No plan may have an annual deductible higher than \$250. The average premium will be about \$32 monthly. Drug plans will partner with pharmacies in your neighborhood. Most pharmacies will do business with several of the drug plans. Many plans will offer mail-order programs that allow you to purchase 90-day allotments of drugs, usually at a lower cost. Please consider all your choices when deciding on the best way to have your medications covered.

The plan formulary is a list of drugs that will be covered by the plan. Each plan may have a different formulary. Most formularies will have both generic and brand-name drugs. To ensure that lower-priced drugs are utilized, some plans may insist on prior authorization before approving certain brand-name drugs. This means your physician may need to provide documentation to the plan regarding why a particular drug is medically necessary before the plan will approve and dispense it.

If you need help comparing the many Medicare drug plan choices, you may:

- Read the list of plans in the back of the *Medicare & You* 2006 handbook.
- Visit the www.medicare.gov Web site.
- Call 1-800-Medicare (**1-800-633-4227**) any time during the day.
- Contact the Virginia Insurance Counseling & Assistance Program (VICAP) at your local Area Agency on Aging. The Fairfax number is **703-324-5851**.

Free Band Concerts

The award-winning West Springfield High School Band invites the community to attend any or all of its 2005-2006 free concerts. All performances will be at the high school auditorium. The dates and times for the spring concerts are still tentative but may be confirmed at www.wshsband.org as the dates approach.

- ★ **October 13.** 7:30-10:00 p.m., Fall Concert with the Orchestra and Wind Symphony.
- ★ **December 7.** 7:30-10:30 p.m., Winter Concert I.
- ★ **December 8.** 7:30-10:30 p.m., Winter Concert II.
- ★ **February 28.** 7:30-10:00 p.m., Pre-Festival Concert I.
- ★ **March 2.** 7:30-10:00 p.m., Pre-Festival Concert II.
- ★ **May 24.** 7:30-9:30 p.m., Spring Concert I.
- ★ **May 25.** 7:30-9:30 p.m., Spring Concert II.

West Springfield High School is at 6100 Rolling Road, Springfield. For information, call **703-913-3800** or **703-749-8100**.

VOLUNTEER OPPORTUNITIES

One of the best ways to spend your time is to volunteer. Everyone benefits from volunteering. The agencies receive the help they need, and the volunteers receive satisfaction from helping others.

Cluster Care, a new initiative of the Fairfax Area Agency on Aging and Adult & Aging, needs volunteers. The program serves adults age 18 and over (including seniors). Volunteers are needed to provide grocery shopping, transportation, light housekeeping, seasonal yard work, friendly visits, and other services. Call Trina Webb at **703-324-5184**.

The **Fairfax Area Agency on Aging's Meals on Wheels** program is in immediate need of volunteers to deliver meals to clients in Baileys Crossroads, Centreville/Chantilly, Fairfax, and Little River Glen. The job involves picking up meals at specified sites between 10:30 a.m. and noon, and delivering them to the clients, usually by 1:00 p.m. Drivers may choose to deliver meals weekly, biweekly, monthly or to substitute as needed. Call the Volunteer Intake Line at **703-324-5406**, TTY 703-449-1186, or e-mail Christie.Elliott@fairfaxcounty.gov.

The **Fairfax County General District Court** has volunteer opportunities including: interviewers, administrative support, filing, and receptionist. A commitment of 4 hours per week is requested. Bilingual volunteers also are needed. Training is provided and schedules are flexible. Call Lorraine Lottahall at **703-246-4760**.

The **Fairfax County Public Libraries** need volunteers to deliver books to the homebound; check books in and out; assist with teen programs; teach Microsoft Word; help new Americans practice English; teach Spanish to staff; organize shelves; and garden. Opportunities are available throughout the county. Call Kate Wanderer at **703-324-8332**.

Haven of Northern Virginia needs volunteers to provide emotional support to the bereaved, the seriously ill, the dying and their families and friends. Volunteers may work

from home and must be available during weekdays and commit to a minimum of 2½ hours per week for at least 2 years. Training is provided. Call **703-941-7000**.

Our Daily Bread provides food and emergency financial assistance to needy families in Fairfax County. They need volunteers to work in their office in Fairfax to do data entry, filing, and bulk mailings; drivers for once-a-month emergency grocery delivery to clients; and financial mentors. Call Lisa Whetzel **703-273-8829**.

The **Volunteer Learning Program (VLP)** is a joint community project of the Fairfax County Public Schools (Adult & Community Education), Fairfax County Juvenile Court, and the Fairfax County Public Libraries. VLP trains tutors, assesses learners, and provides materials with follow-up support. Volunteers are needed for day and evening hours to work one-to-one with adult learners in public libraries or adult learning centers. Call **703-246-2139** or e-mail VLP@fcps.edu.

To have a volunteer opportunity considered for this column, please e-mail or fax your submission to **Retha Lockhart** by the first of the month one month in advance.

E-mail:

retha.lockhart@fairfaxcounty.gov

Fax: 703-449-8689

Phone: 703-324-5407

Free Alzheimer's Seminar

When: November 16, 6:30 p.m.

Where: Arden Courts of Annandale

7104 Braddock Road, Annandale

Program: Nancy Dezan, of the National Capital Area Alzheimer's Association, will speak on *Dealing With Difficult Behaviors of Seniors With Dementia/Alzheimer's Disease*.

RSVP: Call Christi at **703-256-0882, Ext. 202**.

Note: Adult day care available with reservation.

CAREGIVER'S CORNER

NOVEMBER IS NATIONAL FAMILY CAREGIVERS MONTH

National Family Caregivers Month, which is observed every November, seeks to draw attention to the many challenges facing family caregivers, advocate for stronger public policy to address family caregiving issues, and raise awareness about community programs that support family caregivers. It is a time to thank, support, educate, and celebrate more than 50 million family caregivers across the country.

This year's National Family Caregiver Association (NFCA) theme is ***Caring Every Day***. It encourages family caregivers to take three steps every day to make their lives easier, improve care, and raise awareness about their continued love and commitment. The three steps include:

1. Believe in yourself. Regardless of the reasons you are a caregiver for someone, know that your services are valuable. You may not always feel "valued" by the person you are caring for, but you are going above and beyond the normal activities for the day, and doing things you may not care to do. By doing this, you make life a little more comfortable for another and share a spirit of selflessness.

2. Protect your health. You probably do whatever you can to see that your loved one has the medical care he or she needs. When was the last time you tended to your own health needs? Routine health maintenance, like dental checkups, PAP tests, cholesterol and blood pressure checks, may seem unimportant for you, but they can prevent larger problems from arising. Protect your health so you can continue to provide for another.

3. Reach out for help. Know your limits and let others know. Perhaps you need something as simple as time for a haircut and manicure, a walk in the park, lunch with a friend, or to join a support group. Ask for the help you need to make it happen. Find respite care. Get a ride. When someone asks if they can help, let them know what you need and when. You know your

limits and you need to know theirs. But people will feel better giving you a hand, if you let them.

If you need more information on resources to assist family caregivers, contact the Fairfax Area Agency on Aging, serving residents of Fairfax County and the cities of Fairfax and Falls Church. The telephone number is **703-324-7948**. The Web site is www.fairfaxcounty.gov/aaa.

Source: National Family Caregiver Association (www.nfcs.org).

AARP Tax-Aide Volunteers Needed

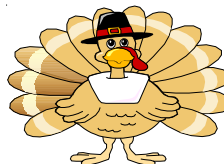
Are you looking for a rewarding and challenging volunteer position in your community? AARP Tax-Aide, the nation's largest, free, volunteer-run tax counseling and preparation service, is seeking volunteers to electronically complete and file 2005 federal and state income tax forms. Volunteers of all ages and backgrounds are welcome, but the ability to use a computer is a must.

Tax counselors receive free tax training and become IRS-certified by passing the IRS examination.

For more information, contact Patty Callahan at **703-207-0056**, or by e-mail at pcallahan@cox.net. You also may call AARP toll-free at 1-888-AARP NOW (1-888-227-7669), or visit the Web site at www.aarp.org/taxaide.

Reminder

Your county 2006 vehicle decal must be displayed on your windshield by midnight, November 15, 2005.



*HAPPY
THANKSGIVING!*

COMMUNITY CALENDAR

November 2, 9, 16. 2:15 -3:15 p.m. Home Makeovers: Adding Life to Your Lifestyle. (1) *Creating a Healthier, Allergen-free Home.* Learn how to eliminate common home allergens. Create nurturing spaces in your home with color, space, light, and Fen Shui. (2) *Home Improvement—Getting More for Your Money.* Learn how to enhance your lifestyle while investing in improvements that bring the greatest return at resale. (3) *Home Run: Maximizing Your Retirement.* Learn how to prosper in the current real estate market. Vienna Community Center, 120 Cherry St., SE, Vienna. Reservations necessary. Call **703-255-6360.**

November 5. 9:00 a.m.- 3:00 p.m. Hillwood Square Community Craft Show. This annual festivity features door prizes, baked goods, jewelry designs, fall/Christmas items, Red Hat novelties, crochet and wood items plus one-of-a-kind Santa figurines. Hillwood Square Community Clubhouse, 2900 Cherry St., Falls Church (between Hillwood Ave. & Rt. 50, 1 mile west of 7 Corners). Call Margie Wilkins, **703-534-5074.**

November 5. 10 a.m.-6 p.m.

November 6. 10 a.m.-5 p.m. Coin and Stamp Show. Sponsored by the Northern Virginia Coin Club, this major show features about 15 stamp dealers and 45 coin dealers. Vienna Community Center, SE, 120 Cherry St., Vienna. Call Dar-

ren Coker for details. **703-532-6640** or **703-444-2812.**

November 8. 7:00 a.m.-3:00 p.m. Annual Holiday Bazaar. Features handmade crafts, baked goods, and rummage sale items. Annandale Adult Day Health Care Center, 7200 Columbia Pike, Annandale. Call **703-750-3316.**

November 19. 10 a.m.-5 p.m.

November 20. 10 a.m.-3 p.m. Holiday Craft Show. Juried crafters will sell quilts, jewelry, glass, woodcrafts, artwork, dolls, toys, needlework, etc. Admission \$3. Fairfax High School, 3500 Old Lee Highway, Fairfax. Limited parking at the school. Free shuttles will run every 10-15 minutes from 9:30 a.m. to show's close each day from Willow Wood Plaza on Eaton Place or from Democracy Square on Layton Hall Drive. Free parking in these areas. Call **703-385-7858.**

November 19. A Taste of Harmony. Two shows presented by the Vienna Falls Chorus: 2:00 p.m., Matinee—\$10. 6:00-6:45 p.m. (dinner) with show at 7:30 p.m.—\$25. Program includes holiday music, Big Band selections, and special guest quartets. Arlington/Fairfax Elk's Lodge, 8421 Arlington Blvd., Fairfax (near Fairfax Hospital). Call **703-242-7464** or e-mail www.tic-kets@viennafalls.org.

November 23. 7:00 p.m. Library Writer's Peer Review Group. For those seriously pursuing the path to publication with short fiction, novels, or writing scripts. Kingstowne

Public Library, 6500 Lansdowne Centre, Alexandria. To register, call **703-339-4610.**

Caregiver Workshop

When: November 10, 9:00 a.m.-3:30 p.m.

Where: Alzheimer's Family Day Center, 2812 Old Lee Highway, Ste. 210, Fairfax

Program: This program offers information, practical strategies and hands-on training for caring for a loved one with dementia.

RSVP: Call Anna Ellis at **703-204-4664.**

Note: Limited respite care available.

3rd Annual Give Care, Take Care Seminar and Lunch

When: Tuesday, November 29; 9:30 a.m.-1:00 p.m.

Where: Springfield Golf and Country Club, 8301 Old Keene Mill Road, Springfield

Program: Mary Fridley, RN, BSN, BC, of Gero-Resources, will speak on coping skills for caregivers: *When Life Throws You a Curve Ball.*

Cost: \$10 fee includes a buffet lunch.

RSVP: Registration deadline is November 21. To register online, go to www.fairfaxcounty.gov/aaa. To register by telephone, or if you have questions, call Sharon Lynn at **703-324-5425**, TTY 703-449-1186.